

What do I need to do to start saving for a home?

Start saving for a home with BankID

1. You need to be an HSB member to open an HSB Bosparkonto.

If you are not a member already, become a member at hsb.se and pay your membership fee. After that, you can either click from the HSB homepage hsb.se/stockholm/bospar/sa-borjar-du/ to the Danske Bank homepage, or visit www.danskebank.se/hsb to get started with saving for a home.

2. At danskebank.se/hsb, click 'Börja bospara', then 'Bospara med BankID'. Then log in with BankID.

3. Enter your contact details. You also need to give consent for your personal data to be processed. Then click the 'Nästa' button.

4. You will then be asked a number of questions. These are questions that all banks have to ask their customers. The questions relate to how you will be using the bank's accounts, and any funds and services. Information on why we have to ask you questions can be found here swedishbankers.se/foer-bankkunder/penningtvaett/daerfoer-maaste-banken-staella-fraagor/. Then click the 'Fortsätt' button. We will get in touch if we need any supplementary information from you.

5. Confirm your details by signing with BankID. Now you are registered as a Danske Bank customer and have to continue to our Hembanken online bank.

6. Click 'Anslut' and 'OK', and sign with BankID. You are now at Hembanken and can view the forms of saving included in HSB Bospar.

7. Click the 'Öppna HSB Bosparkonto' link, followed by the 'Beställ' button. Read through the agreement to ensure everything is correct.

8. Click 'Fortsätt för att godkänna' and sign with BankID. You have now opened an HSB Bosparkonto.

You can choose to save in an HSB Bosparkonto or HSB Fasträntekonto, or to save in funds in a custody

account. What is best for you depends on whether you are saving for the long or short term, and how great a risk you are willing to take.

9. If you do not wish to order anything else, click the 'Logga ut' button. You can then either make a one-off deposit or set up a monthly deposit from your bank to the HSB Bosparkonto. And with that you have started saving for a home.

Information on how HSB's home saver accounts work can be found here (hsb.se/stockholm/bospar/sa-fungerar-det/).

If you want to order more accounts or order funds, click 'Startsida' in the top menu - this will take you to an overview. Then follow the instructions below to order accounts and funds.

How to order HSB Depå för fondsparande

10. Click the 'Öppna HSB Depå för fondsparande' link on the Hembanken homepage.

11. Click the 'Beställ' button. Click the 'Läs mer om HSB Bospar och fondutbudet' link for information on HSB Bospar and the range of funds available.

12. Read through the agreement to ensure everything is correct. Then click 'Fortsätt för att godkänna' and sign with BankID.

13. You have now opened an HSB Depå för fondsparande. Click the 'Kom igång med ditt månadssparande i fonder' link.

14. Besides HSB Bospar, select the fund(s) in which you want to deposit your savings, the amount you want to save every month, the first transfer date and the interval between transfers. Read more here about choosing funds and fund offerings: danskebank.se/hsbdepa.

Click to indicate that you have viewed the factsheet and that you are aware that the bank will receive payment from the fund company when you buy shares in a fund. Then click the 'OK' button.

15. Read through everything to make sure it is correct, then sign with BankID.

16. Set up a standing order from your bank to your HSB Bosparkonto so that money is available on the date on which the fund shares are to be purchased. The money will be withdrawn automatically from your HSB Bosparkonto on the selected date. Saving in funds in your HSB Depå is now up and running. End the session by clicking the 'Logga ut' button.

How to order HSB Fasträntekonto

17. Deposit at least SEK 5000 in your HSB Bosparkonto.

18. Click the 'Öppna HSB Fasträntekonto' and the 'Beställ' button on the Hembanken homepage. Read through the agreement to ensure everything is correct.

19. Click 'Fortsätt för att godkänna' and sign with BankID. You have now opened a Fasträntekonto.

20. Transfer at least SEK 5000 from your HSB Bosparkonto to your HSB Fasträntekonto. You have now locked in your savings for three years and will receive a fixed interest rate throughout the entire tie-in period.

Open a home savings account for a minor

1. You need to be an HSB member to open an HSB Bosparkonto for a minor.

If the child is not a member already, register the child as a member at hsb.se and pay the membership fee. After that, you can either click from the HSB homepage hsb.se/stockholm/bospar/sa-borjar-du/ to the Danske Bank homepage, or visit danskebank.se/hsb to get started with saving for a home.

2. At danskebank.se/hsb, click 'Börja bospara' and 'Bospara till minderårig'.

3. You will then see a number of questions about both the child and his/her guardian(s). These are questions that all banks have to ask their customers. The questions relate to how the child will be using the bank's accounts, and any funds and services. Information on why we have to ask you questions can be found here swedishbankers.se/foer-

[bankunder/penningtvaett/daerfoer-maaste-banken-staella-fraagor/](https://danskebank.se/bankunder/penningtvaett/daerfoer-maaste-banken-staella-fraagor/). Then click the 'Fortsätt' button.

Which accounts and any funds that are to be ordered for the child are marked later on in the form. You can order authorisation for guardians so that they have the opportunity to view the child's account and custody account. You can also order authorisation for guardians so that they can each make withdrawals from the account and buy and sell funds in the custody account.

If you order HSB Depå för fondsparande, you can choose to save a monthly amount in funds by clicking 'Fonder att välja' followed by the fund(s) where you want to invest your savings. If you want to save in an HSB Fasträntekonto, you need to contact Customer Service.

4. To proceed, you need to click to consent to the processing of your personal data and to indicate that you have viewed the terms and conditions.

5. Photograph or scan the guardian's ID (driving licence, passport or ID card), then upload it. If the child has two guardians, ID for both needs to be photographed or scanned and then uploaded in the form.

Start by taking photos of the guardians' ID with your mobile phone. You can then log in to your email address on your mobile phone and attach the photos to an email that you send to yourself. Then log in to your email address on your computer and save the photo(s) to the computer. Continue your application on your computer by clicking the 'Ladda upp dokument' button near the bottom of the form. Upload the photos of the ID for all guardians.

6. Submit your application by clicking the Send button, then wait for a green confirmation box to indicate that your application has been received.

We will make sure the application and documents uploaded are approved within a few business days. If your application is complete, a contract will be sent within five working days. This has to be signed by all guardians. If all guardians have BankID, we will send you an email when the contract is ready for digital signing. If one or more guardians do not have BankID, a physical contract will be sent by post instead. We will contact you if we need any more information for the application.

7. All guardians have to read through the contract and check that everything is correct, then sign/e-sign it.

Finally, if you have received physical contracts, you need to return them in the reply envelope provided. A confirmation will be sent within a few business days to confirm that the home saver account and any funds have been set up.

6. Submit your application by clicking the Send button. You will then receive a confirmation indicating that your application has been submitted.

We will make sure the application and documents uploaded are approved within a few business days. We will contact the guardians if we need any more information for the application. If the application is complete, we will send an agreement to the child's registered address.

7. Both guardians have to read through the agreement to make sure everything is correct, sign the agreement and return the agreement in the reply envelope provided. A confirmation letter will be sent within a few business days to confirm that the accounts and any funds have been set up. The confirmation letter will be sent to the child's registered address.

8. You can then either make a one-off deposit or set up a monthly deposit from your bank to the child's HSB Bosparkonto. And with that your child has started saving for a home.

Read more about how HSB's home saver accounts work (hsb.se/stockholm/bospar/sa-fungerar-det/).

Start saving for a home without BankID

1. You need to be an HSB member to open an HSB Bosparkonto.

If you are not a member already, become a member at hsb.se and pay your membership fee. After that, you can either click from the HSB homepage hsb.se/stockholm/bospar/sa-borjar-du/ to the Danske Bank homepage, or visit www.danskebank.se/hsb to get started with saving for a home.

2. At danskebank.se/hsb, click 'Börja bospara', then 'Bospara utan BankID'.

3. You will then be asked a number of questions. These are questions that all banks have to ask their customers. The questions relate to how you will be using the bank's accounts, and any funds and services. Information on why we have to ask you questions can

be found here swedishbankers.se/foer-bankkunder/penningtvaett/daerfoer-maaste-banken-staella-fraagor/.

Which accounts and any funds that you want to order are marked later on in the form. If you order HSB Depå, you can choose to save a monthly amount in funds by clicking 'Fonder att välja för månadssparande' followed by the fund(s) where you want to invest your savings. If you want to save in an HSB Fasträntekonto, you need to contact Customer Service.

4. You then need to click to consent to the processing of your personal data and to indicate that you have viewed the terms and conditions.

5. Photograph or scan your ID (driving licence, passport or ID card), then upload the photo in the form.

Start by taking a photo of your ID with your mobile phone. You can then log in to your email address on your mobile phone and attach the photo to an email that you send to yourself. Then log in to your email address on your computer and save the photo to the computer. You can then continue your application on your computer by clicking the 'Ladda upp dokument' button near the bottom of the form. Upload the photo.

6. Submit your application by clicking 'Skicka'.

We will make sure the application and documents uploaded are approved within a few business days. We will get in touch if we need any more information for your application. Otherwise we will send an agreement to your registered address.

7. Read through the agreement to make sure everything is correct, then sign your application. You then return the agreement in the reply envelope provided. You will receive a confirmation letter from Danske Bank within a few business days to confirm that the accounts and any funds have been set up.

8. You can then either make a one-off deposit or set up a monthly deposit from your bank to the HSB Bosparkonto. And with that you have started saving for a home.

Information on how HSB's home saver accounts work can be found here (hsb.se/stockholm/bospar/sa-fungerar-det/).